

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: COZZO, VINCENT

§ Case No. 16-21474

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§

Debtor(s)

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on 07/01/2016. The undersigned trustee was appointed on 07/01/2016.

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 23,366.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>5.00</u>
Bank service fees	<u>397.26</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of ¹	\$ <u>22,963.74</u>

The remaining funds are available for distribution.

¹The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 01/23/2017 and the deadline for filing governmental claims was 01/23/2017. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$3,086.60. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$3,086.60, for a total compensation of \$3,086.60². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$0.00 for total expenses of \$0.00².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 11/28/2018

By: /s/ David R. Brown
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. §1320.4(a)(2) applies.

²If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

**Individual Estate Property Record and Report
Asset Cases**

Exhibit A

Page: 1

Case No.: 16-21474

Case Name: COZZO, VINCENT

Trustee Name: (330580) David R. Brown

Date Filed (f) or Converted (c): 07/01/2016 (f)

§ 341(a) Meeting Date: 07/26/2016

For Period Ending: 11/28/2018

Claims Bar Date: 01/23/2017

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=§554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 1291 W Lake St #204, Addison, Illinois 60101, Du Page County Condominium or cooperative Order to Abandon entered 2/16/18	169,833.33	0.00	OA	0.00	FA
2 2015 Jeep Grand Cherokee, 120000 miles	38,133.00	0.00		0.00	FA
3 Used Furniture	1,200.00	0.00		0.00	FA
4 Used Electronics	1,300.00	0.00		0.00	FA
5 used clothing	500.00	0.00		0.00	FA
6 Checking account: chase Amended schedules changed value from \$2,500 to \$2,830.65	2,830.65	0.00		0.00	FA
7 Checking account: Oxford Bank	86.17	0.00		0.00	FA
8 Rosenthal Collins Trading Account (u)	5,837.07	0.00		0.00	FA
9 Trading Account (u)	23,366.00	23,366.00		23,366.00	FA
9 Assets Totals (Excluding unknown values)	\$243,086.22	\$23,366.00		\$23,366.00	\$0.00

Major Activities Affecting Case Closing:

Trustee is collecting turnover of Debtor's trading account of \$23,366.00. Per court order entered 11/4/16, payment is being made at the rate of \$1,000 per month. Eleven payments have been made timely so far.

Initial Projected Date Of Final Report (TFR): 06/30/2017

Current Projected Date Of Final Report (TFR): 11/02/2018 (Actual)

Form 2Exhibit B
Page: 1**Cash Receipts And Disbursements Record**

Case No.: 16-21474
Case Name: COZZO, VINCENT
Taxpayer ID #: **_***9160
For Period Ending: 11/28/2018

Trustee Name: David R. Brown (330580)
Bank Name: Rabobank, N.A.
Account #: *****1566 Checking Account
Blanket Bond (per case limit): \$77,173,558.00
Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
11/16/16	{9}	Vincent Cozzo	first installment of 24	1229-000	1,000.00		1,000.00
11/30/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	990.00
12/20/16	{9}	Vincent Cozzo	Payment #2	1229-000	1,000.00		1,990.00
12/30/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,980.00
01/25/17	{9}	Vincent Cozzo	Third installment	1229-000	1,000.00		2,980.00
01/31/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	2,970.00
02/20/17	{9}	Vincent Cozzo	installment 4	1229-000	1,000.00		3,970.00
02/28/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,960.00
03/20/17	{9}	Vincent Cozzo	5th monthly payment	1229-000	1,000.00		4,960.00
03/31/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	4,950.00
04/20/17	{9}	Vincent Cozzo	6th installment	1229-000	1,000.00		5,950.00
04/28/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	5,940.00
05/19/17	{9}	Vincent Cozzo	7th installment payment	1229-000	1,000.00		6,940.00
05/31/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	6,930.00
06/21/17	{9}	Vincent Cozzo	Installment #8	1229-000	1,000.00		7,930.00
06/30/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.35	7,919.65
07/20/17	{9}	Vincent Cozzo	9th installment	1229-000	1,000.00		8,919.65
07/31/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		11.39	8,908.26
08/21/17	{9}	Vincent Cozzo	Payment #10	1229-000	1,000.00		9,908.26
08/31/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		14.52	9,893.74
09/18/17	{9}	Vincent Cozzo	installment 11 of turnover of investment account	1229-000	1,000.00		10,893.74
09/29/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		14.23	10,879.51
10/17/17	{9}	Vincent Cozzo	Payment 12 of 24	1229-000	1,000.00		11,879.51
10/31/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		17.31	11,862.20
11/20/17	{9}	Vincent Cozzo	13th installment payment	1229-000	1,000.00		12,862.20
11/30/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		17.49	12,844.71
Page Subtotals:					\$13,000.00	\$155.29	

Form 2Exhibit B
Page: 2**Cash Receipts And Disbursements Record**

Case No.: 16-21474
Case Name: COZZO, VINCENT
Taxpayer ID #: **_***9160
For Period Ending: 11/28/2018

Trustee Name: David R. Brown (330580)
Bank Name: Rabobank, N.A.
Account #: *****1566 Checking Account
Blanket Bond (per case limit): \$77,173,558.00
Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
12/19/17	{9}	Vincent Cozzo	14th installment	1229-000	1,000.00		13,844.71
12/29/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		18.28	13,826.43
01/19/18	{9}	Vincent Cozzo	Installment 15	1229-000	1,000.00		14,826.43
01/31/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		22.30	14,804.13
02/13/18	101	International Sureties, Ltd.	BOND # 016073584	2300-000		5.00	14,799.13
02/21/18	{9}	Vincent Cozzo	Installment 16	1229-000	1,000.00		15,799.13
02/28/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		20.15	15,778.98
03/20/18	{9}	Vincent Cozzo	installment 17	1229-000	1,000.00		16,778.98
03/30/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		23.12	16,755.86
04/20/18	{9}	Vincent Cozzo	Installment 18 of turnover of trading accounts	1229-000	1,000.00		17,755.86
04/30/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		23.53	17,732.33
05/15/18	{9}	VINCENT COZZO	trade account turnover installment 19	1229-000	1,000.00		18,732.33
05/31/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		28.77	18,703.56
06/12/18	{9}	Vincent Cozzo	20th installment	1229-000	1,000.00		19,703.56
06/29/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		26.77	19,676.79
07/19/18	{9}	Vincent Cozzo	installment 21 of 24	1229-000	1,000.00		20,676.79
07/31/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		30.71	20,646.08
08/13/18	{9}	Vincent Cozzo	22nd installment of 24	1229-000	1,000.00		21,646.08
08/31/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		31.49	21,614.59
09/17/18	{9}	VINCENT COZZO	installment 23 of 24	1229-000	1,000.00		22,614.59
09/28/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		16.85	22,597.74
10/15/18	{9}	Vincent Cozzo	Final installment	1229-000	366.00		22,963.74

Page Subtotals: **\$10,366.00** **\$246.97**

Form 2

Exhibit B
Page: 3

Cash Receipts And Disbursements Record

Case No.: 16-21474 **Trustee Name:** David R. Brown (330580)
Case Name: COZZO, VINCENT **Bank Name:** Rabobank, N.A.
Taxpayer ID #: **-***9160 **Account #:** *****1566 Checking Account
For Period Ending: 11/28/2018 **Blanket Bond (per case limit):** \$77,173,558.00
Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance

COLUMN TOTALS		23,366.00	402.26	\$22,963.74
Less: Bank Transfers/CDs		0.00	0.00	
Subtotal		23,366.00	402.26	
Less: Payments to Debtors			0.00	
NET Receipts / Disbursements		\$23,366.00	\$402.26	

Form 2

Exhibit B
Page: 4

Cash Receipts And Disbursements Record

Case No.: 16-21474 **Trustee Name:** David R. Brown (330580)
Case Name: COZZO, VINCENT **Bank Name:** Rabobank, N.A.
Taxpayer ID #: **-***9160 **Account #:** *****1567 Checking Account
For Period Ending: 11/28/2018 **Blanket Bond (per case limit):** \$77,173,558.00
Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance

(No transactions on file for this period)

COLUMN TOTALS	0.00	0.00	\$0.00
Less: Bank Transfers/CDs	0.00	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$0.00	

Form 2

Exhibit B
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Cash Receipts And Disbursements Record

Case No.: 16-21474
Case Name: COZZO, VINCENT
Taxpayer ID #: **_***9160
For Period Ending: 11/28/2018

Trustee Name: David R. Brown (330580)
Bank Name: Rabobank, N.A.
Account #: *****1567 Checking Account
Blanket Bond (per case limit): \$77,173,558.00
Separate Bond (if applicable): N/A

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCES
*****1566 Checking Account	\$23,366.00	\$402.26	\$22,963.74
*****1567 Checking Account	\$0.00	\$0.00	\$0.00
	\$23,366.00	\$402.26	\$22,963.74

Exhibit C
Analysis of Claims Register

Case: 16-21474

VINCENT COZZO

Claims Bar Date: 01/23/17

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
ATTYF EES	SPRINGER BROWN, LLC 300 South County Farm Road Suite I Wheaton, IL 60187 <3110-000 Attorney for Trustee Fees (Trustee Firm)> , 200	Administrative 10/31/18		\$2,021.00 \$2,021.00	\$0.00	\$2,021.00
TRCOM P	David R. Brown 53 W. Jackson #1334 Chicago, IL 60604 <2100-000 Trustee Compensation> , 200	Administrative 10/05/18		\$3,086.60 \$3,086.60	\$0.00	\$3,086.60
1	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services PO Box 19008 Greenville, SC 29602 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610 Acct. #7983; Citi Simplicity Card	Unsecured 10/20/16		\$14,675.90 \$14,675.90	\$0.00	\$14,675.90
2	Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610 Acct. # 1414	Unsecured 10/26/16		\$5,407.65 \$5,407.65	\$0.00	\$5,407.65
3	First National Bank of Omaha 1620 Dodge Street, Stop code 3105 Omaha, NE 68197 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610 Acct. #7364	Unsecured 11/02/16		\$4,198.38 \$4,198.38	\$0.00	\$4,198.38
4	First National Bank of Omaha 1620 Dodge Street, Stop code 3105 Omaha, NE 68197 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 11/02/16		\$6,149.34 \$6,149.34	\$0.00	\$6,149.34

Exhibit C
Analysis of Claims Register

Case: 16-21474

VINCENT COZZO

Claims Bar Date: 01/23/17

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
Acct. #1455						
5	First National Bank of Omaha 1620 Dodge Street, Stop code 3105 Omaha, NE 68197 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 11/02/16		\$16,217.00 \$16,217.00	\$0.00	\$16,217.00
Acct. #8342						
6	American Express Centurion Bank c/o Becket and Lee LLP PO Box 3001 Malvern, PA 19355-0701 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 11/29/16		\$52,907.39 \$52,907.39	\$0.00	\$52,907.39
Acct. # 6009						
7	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services PO Box 19008 Greenville, SC 29602 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 11/29/16		\$8,511.32 \$8,511.32	\$0.00	\$8,511.32
Acct. #1648; Sears mastercard						
8	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services PO Box 19008 Greenville, SC 29602 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 12/14/16		\$2,298.98 \$2,298.98	\$0.00	\$2,298.98
Acct. #5181; Best Buy						
Case Total:					\$0.00	\$115,473.56

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 16-21474

Case Name: VINCENT COZZO

Trustee Name: David R. Brown

Balance on hand: \$ 22,963.74

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 22,963.74

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - David R. Brown	3,086.60	0.00	3,086.60
Attorney for Trustee Fees - SPRINGER BROWN, LLC	2,021.00	0.00	2,021.00

Total to be paid for chapter 7 administrative expenses: \$ 5,107.60

Remaining balance: \$ 17,856.14

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 17,856.14

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00
 Remaining balance: \$ 17,856.14

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$110,365.96 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 16.2 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services	14,675.90	0.00	2,374.42
2	Discover Bank Discover Products Inc	5,407.65	0.00	874.91
3	First National Bank of Omaha	4,198.38	0.00	679.26
4	First National Bank of Omaha	6,149.34	0.00	994.90
5	First National Bank of Omaha	16,217.00	0.00	2,623.75
6	American Express Centurion Bank c/o Becket and Lee LLP	52,907.39	0.00	8,559.90
7	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services	8,511.32	0.00	1,377.05
8	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services	2,298.98	0.00	371.95

Total to be paid for timely general unsecured claims: \$ 17,856.14
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardily filed general unsecured claims:	\$	0.00
Remaining balance:	\$	0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims:	\$	0.00
Remaining balance:	\$	0.00